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Yours truly
Mike Baldwin

Some Indiana Insurance Faces

BY

MOE H. BALDWIN

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A F o r r o r d

"As we journey through life let us live by the way." With these few words the Irish poet, Tom Moore, voices the sentiment and explains the main purpose of this little book, containing "Some Indiana Insurance Faces." I am sure we, at least the most of us, spend too much of our time—that valuable commodity—and our money—that root of all evil—with the serious, when if we would only stop "by the way" now and then, how much brighter we, as well as the rest of the world, would be, because

"A little nonsense now and then,
Is relished by the best of men."

This galaxy of faces might be called a souvenir of the men who are now, and have been, in the Insurance Field Work of Indiana. And last, but decidedly not least, an important object of this effort is to assist me in keeping the wolf from the door.

If I have succeeded in moving your risibles in an infinitesimal degree, as you journey through this little book, then my endeavor has not been wholly ineffectual.

Yours very truly,

MOE BALDWIN

I am not prone to moralize
In scientific doubt,
On certain facts that Nature tries
To puzzle us about;
For I am no philosopher
Of wise education,
But speak of things as they occur,
From simple observation.

—*Riley*

BENJAMIN KELSEY

Indianapolis, Indiana

Retired



The name Kelsey is one to conjure with in the insurance field. BENJAMIN KELSEY might well be called the "Father of Insurance," since so many of his progeny are well to the front in the insurance world—his sons, Horatio, Manager of the Western Department of the Sun Insurance Office, Joseph A., manager of the Aachen & Munich Fire Insurance Company, and Preston T., Assistant Manager of the Western Department of the Sun Insurance Office.

Benjamin Kelsey was born July 21st, 1827, in Higganum, Connecticut, and began his education in the public schools at Haddam, Connecticut, afterwards attending Brainard Academy.

From 1842 to 1856 he was a clerk in a wholesale house in Baltimore, Maryland. In 1856 he moved to St. Marys, Ohio, where he engaged, with a brother, in the general merchandise business. From 1859 to 1870, in St. Marys, in connection with his other duties he entered the local insurance work, representing, among other companies, the Hartford of Hartford, Etna of Hartford, and New York Underwriters. In 1870 he was made Special Agent for the Andes, Amazon and Triumph of Cincinnati, Ohio. In 1874 was appointed Special Agent, and later General Adjuster, for the Hartford of Hartford. In 1899 he accepted a place with the Aachen & Munich, and in 1901, having the respect of all who knew him, the gratitude of his employers, and the consciousness of having done his whole duty at all times and in all seasons, he retired from the insurance field.



Benjamin Kelsey

HARRY B. HEYWOOD

Indianapolis, Indiana

Special Agent of Indiana Recording Agencies for The
Hartford Fire Insurance Company, of Connecticut



On the fifth of March, in the year of 1865, the quaint old inhabitants of Chicago, that little village which is located in Cook County, Illinois, were disturbed by a noise, which far surpassed the howling of the March winds. The disturber proved to be a new arrival in this old world, known as HARRY B. HEYWOOD, the now prominent Special Agent for the Hartford Fire, and member of the State Board of Fire Underwriters, who spends his odd moments with his flowers and chickens.

Mr. Heywood was educated in the public schools of Chicago and at the Phillips Exeter Academy, of Exeter, New Hampshire. He engaged in the insurance business in 1882 in the offices of Moore & James, local agents at Chicago. In 1884 he entered the offices of the Western Department of the Hartford Fire, with whom he has been ever since, with the exception of six years, during which time he was engaged in the local insurance business in Marshfield, Wisconsin, from 1886 to 1893 inclusive. In 1894 he returned to the Hartford as Special Agent for Nebraska and South Dakota. On February 1, 1896, he came to Indiana, and has represented the Hartford as Special Agent of Indiana Recording Agencies in this State ever since.



Harry B. Heywood

J. IRVING RIDDLE

Terre Haute, Indiana

State Agent of Indiana for the Phenix Insurance
Company of Brooklyn



When business will permit and the hunters are headed for Arkansaw, if you look on the list of those who have gone, with their guns, to that State for a little rest, among the first on the list you will find the name of J. IRVING RIDDLE, the Phenix of Brooklyn's prominent State Agent. Besides an insurance man and a hunter, Mr. Riddle is an active politician and supports the G. O. P.

Mr. Riddle was born in Wauson, Ohio, September 7th, 1847, and has been engaged in the insurance business ever since his school days, entering it in 1870, in Wauson. In 1873 he removed to Terre Haute, Indiana, and was appointed State Agent for the Phenix of Brooklyn for Indiana and Kentucky January 1st, 1874. A few years later he gave up Kentucky and has represented the Phenix in Indiana ever since. During the thirty years of which Mr. Riddle has been with the Phenix, the premiums have increased from \$35,000 to \$350,000. Mr. Riddle is President of Riddle-Hamilton Company, a real estate and loan corporation of Terre Haute, which has been in business nearly a third of a century. He is a member of the Northwestern Underwriters' Association and the Indiana Fire Underwriters' Association.



J. Irving Riddle

FRED. S. PENFIELD

Indianapolis, Indiana

State Agent of Indiana for the Germanian Insurance
Company, of New York



On the accompanying page you will find FRED. S. PENFIELD as he appeared in his first pair of long trousers and as he appears to-day. If you will notice by the expression on his face in the reproduction of the photo marked "then," you will see that he was kicking then, and his associates insist that he is still at it. Mr. Penfield is not only known as a kicker, among the insurance men, but as the "Chauncey M. Depew of Indiana Insurance Men," which distinction he has won by his clever after-dinner talks. Those which have made him famous are: "Does it Pay to Be Good?" "On the Firing-Line, Front and Rear View," and his most recent, "Is Marriage a Failure?"

Mr. Penfield was born in Oswego, New York, December 25, 1851, and was educated in the common schools of that city. For five years after his school days he was engaged in the retail lumber business at Oswego. He then entered the insurance work at that city in the local agency of Penfield & Son. In June of 1887 he accepted a position with the Germanian Insurance Company, of New York, in the Western Department in Chicago, which Company he now represents as Indiana State Agent.



NOW

THEN

Fred S. Penfield

WILLIAM J. WOOD

Indianapolis, Indiana

Adjuster, Phenix Insurance Company of Brooklyn



We all get on the water wagon once in a while, but very few of us are on to the Water Works. WILLIAM J. WOOD is the man of the Indiana State Board who is on to the Water Works, or rather is their Expert on Water Works and Fire Departments, and has been Chairman of the State Board's Water Works Committee for many years.

Mr. Wood was born in Spencer County, Indiana, February 27th, 1857, and was educated in Westfield College, Westfield, Illinois. After his college days he was a clerk in a store for five years and then went into a law office, where he remained for two years. He entered the insurance business at Terre Haute in 1880. In 1883 he accepted a position as Special Agent for the American of Philadelphia, remaining with this company for a year, resigning to accept a similar one with the Phenix of Brooklyn, with which company he remained from 1884 until March, 1891, when he went with the Insurance Company of North America and Philadelphia Underwriters as State Agent and Adjuster, resigning that position in March, 1901, to assume his present position as Adjuster for the Phenix of Brooklyn.



William J. Wood

JOSEPH L. BIERBRAUER

Chicago, Illinois

Special Agent of Illinois, Indiana, Missouri and Kentucky
for the Rochester German Insurance Company
of Rochester, New York



A man who is a successful insurance man, and this book contains only the successful ones, is one who fears nothing—not even politics. JOSEPH L. BIERBRAUER, the Rochester German's Special Agent in Indiana, is one who has demonstrated this fact, having dipped into the politics of Illinois.

Mr. Bierbrauer was born in Rochester, New York, March 16th, 1870, and was educated in the public schools and University of Rochester. He entered the insurance business at Rochester fifteen years ago with the Rochester German Insurance Company, and has been with that company ever since, now representing the company as its Special Agent through Indiana, Illinois, Missouri and Kentucky, with headquarters at Chicago.



Joseph L. Bierbrauer

ROBERT G. McCULLOUGH

Indianapolis, Indiana

State Agent of Indiana for the Connecticut Fire Insurance
Company, of Hartford, Connecticut



It would be hard to find an organization of successful men without somewhere in that body a bit o'blarney. ROBERT G. McCULLOUGH is the bit o'blarney of the Indiana insurance men, being born in Belfast, Ireland, in 1864. He received his education in the public schools of that city, after which for five years he was engaged in the mercantile business in his birthplace. Retiring from that occupation he came to this country, and in March, 1887, he entered the insurance work in the Western Department office of the Connecticut Fire Insurance Company, with which company he has been connected ever since, now representing them as their Indiana State Agent.



Robert G. McCullough

A. B. HAHN

Richmond, Indiana

Special Agent, Continental Insurance Company
of New York



It is needless to say that Mr. Hahn was not with Washington when he crossed the Delaware, for the Delaware had frozen up and had thawed out many times since Washington crossed it when Mr. Hahn first saw the light of day, but he is the Continental's Special Agent, which accounts for his Colonial uniform.

A. B. HAHN was born in Preble County, Ohio, and was educated in Otterbein University. After leaving college he was a teacher in the schools at New Paris, Ohio, later becoming Superintendent of these schools. Resigning this position a few years later, he removed to Richmond, Indiana, where he entered the insurance business and 1883 he accepted a place with the Continental Insurance Company of New York, with which he has been connected ever since, now representing this company as Special Agent.



A. B. Hahn

GEORGE O. HOADLEY

Indianapolis, Indiana

State Agent of Indiana for the American of Newark
and Security Fire Insurance Company
of New Haven



The fishin' fever seems to be a common complaint among the Indiana insurance men. GEORGE O. HOADLEY, the State Agent of the American of Newark and Security Company of New Haven, is among those who enjoy the sport with the rod and line. Mr. Hoadley is one of the popular men in the Indiana field, being one of the leading members of the Indiana League of Fire Underwriters. He was born in Newark, New Jersey, in 1872, and received his education in the schools of that city.

Mr. Hoadley has always been in the insurance business, entering in 1890 with Benjamin Rhodes, Jr., Local Agent in New York City. In 1891 he accepted a place with the American Insurance Company in their home office at Newark, New Jersey. In 1899 he was appointed to his present position as Indiana State Agent for the American of Newark and Security Fire Insurance Company of New Haven with headquarters at Indianapolis, Indiana.

On July 1st, of this year, will remove to San Francisco, California, to become Assistant Manager of the American's Coast Department.



George O. Hoadley

JOHN FITZGERALD

Indianapolis, Indiana

Special Agent of Indiana for the Queen Insurance
Company of America



"Hello! There is nothing between us, is there?" With a hearty hand-shake is the greeting by which JOHN FITZGERALD (or Fitz, as he is called), the Queen Insurance Company of America's Special Agent of Indiana, is known among the insurance men.

Mr. Fitzgerald was born in Franklin, Warren County, Ohio, December 16th, 1863, and received his education in the public schools, three years at Valparaiso and at Miami College at Dayton, Ohio. He taught school for five years after his school days, three years at Greenville, Ohio, resigned this position in 1889 on account of ill health and entered the insurance work at that place. He was connected with the Home of New York as Assistant Special Agent in Farm and Sub-Agency for six years, after which he was with the Connecticut Fire Insurance Company as Special Agent in Indiana for three years. He then went with the Providence-Washington Insurance Company as Special Agent in Indiana and Michigan, with which company he was connected for three years, and on February 1st, 1905, he was appointed to his present position as Special Agent in Indiana for the Queen Insurance Company of America.



John Fitzgerald

ERNEST L. MOORE

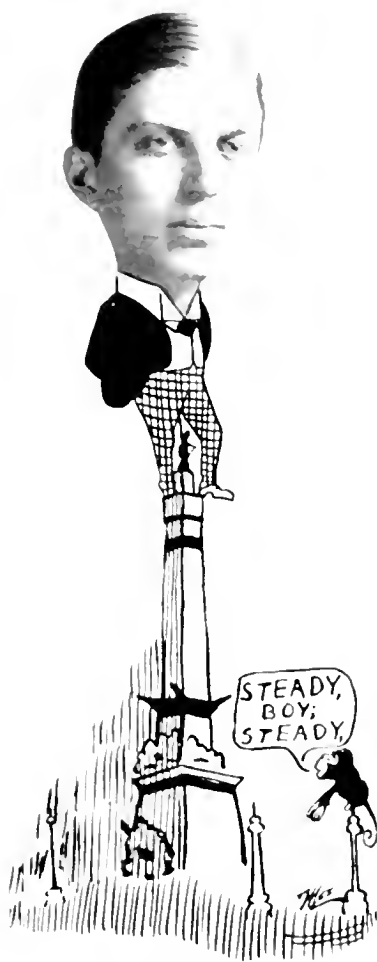
LaFayette, Indiana

Special Agent of Indiana for Indianapolis Fire Insurance
Company, of Indianapolis



The gentleman who is placed on the Soldier's and Sailor's Monument of Indianapolis in the accompanying caricature is not the owner of this masterpiece, but ERNEST L. MOORE, the Indiana Special Agent for the Indianapolis Fire Insurance Company of Indianapolis.

Mr. Moore was born in LaFayette, Indiana, August 31, 1877, and received his education in the schools of LaFayette, Purdue University and Franklin College, graduating from the latter in 1898. During the vacation months while attending college he worked in his father's real estate and loan office at LaFayette, and after he graduated from college he entered the Insurance Inspector's office of LaFayette, remaining there for five years, and on April 11th, 1904, he accepted the position which he now holds.



Ernest L. Moore

ANDREW J. DILLON

Rochester, Indiana

State Agent Continental Insurance Company
of New York



The accompanying caricature is not a likeness of a member of the famous Boston Tea Party, but that of ANDREW J. DILLON, the Continental's State Agent for Indiana. Mr. Dillon was born in Maxinkuckee, Indiana, May 16th, 1859, and received his education at Franklin College at Franklin, Indiana, and the State University at Bloomington. After leaving college he was County Superintendent for four years of Fulton County, Indiana. He then engaged in the hardware business at Rochester, Indiana, remaining in that vocation for three years. In 1885 he was appointed agent for the Continental and in 1891 he accepted the position as Special Agent for the same company, and has been with this company ever since, now representing them as State Agent of Indiana.



Andrew J. Dillon

HORACE W. BOYD

New Castle, Indiana

State Agent of Indiana for the Royal Insurance Company
of England



HORACE W. BOYD enjoys the distinction of representing the company whose business is the largest of any foreign company in Indiana. This company, which also enjoys the distinction of having this royal good fellow as its State Agent, is the Royal of Liverpool, England.

Mr. Boyd was born near New Castle, Henry County, Indiana, May 22, 1870, and was educated in the schools of New Castle. He was Deputy Recorder of Henry County from January, 1889, to May, 1892, when he entered the insurance business as a member of the firm of Boyd Brothers. From October, 1899, to October, 1902, he was Special Agent of the German Fire Insurance Company. In 1902 he was appointed State Agent for the same company, resigning this position August, 1904, to accept the one he now holds. His entire time is given to the Royal's business, although he still retains his interest in the firm of Boyd Brothers.



Horace W. Boyd

CHARLES A. KELLEY

Terre Haute, Indiana

State Agent and Adjuster of Indiana and Michigan
for the St. Paul Fire and Marine Insurance
Company



MR. CHARLES A. KELLEY, who appears in caricature on the accompanying page, was born in Sullivan, Indiana, December 27th, 1863, and was educated in the public schools of Terre Haute, Indiana.

In 1883 he became identified with the insurance interests at Terre Haute, and has been continuously connected therewith ever since. In 1890 he accepted the Indiana Special Agency for the Traders Insurance Company of Chicago, Illinois, remaining with that company until February, 1901. During the balance of 1901 he represented the St. Paul Fire and Marine Insurance Company as Special Agent in Indiana and Western Ohio. In January, 1902, his position was changed to State Agent and Adjuster for the St. Paul in Indiana, Kentucky and the Southern Peninsula of Michigan, which field he covered for two years, and in January, 1904, his field was again changed to Indiana and the entire State of Michigan, in which territory he is now traveling. Besides his field work, Mr. Kelley finds time to devote some attention to the local business, and is the senior member of the Kelley & Wagner Agency at Terre Haute.



Charles A. Kelley

JOHN H. HELLEKSON

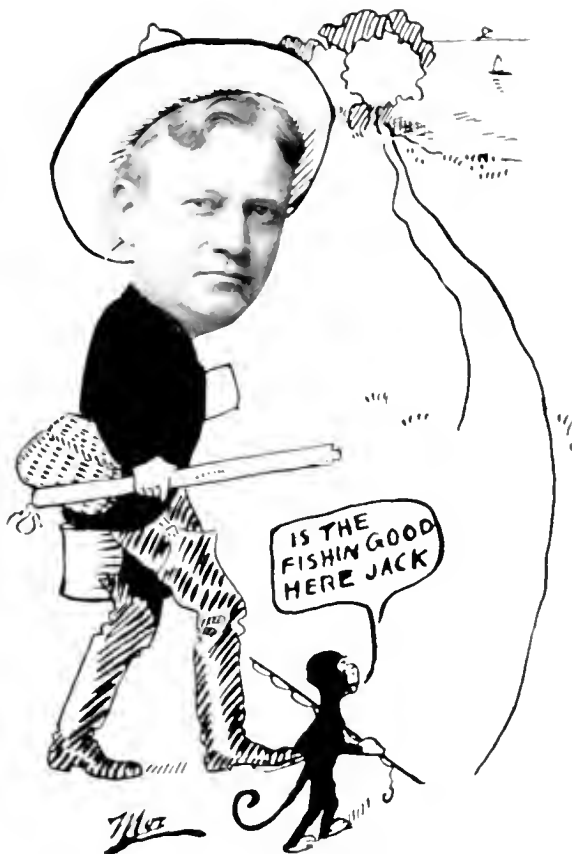
Indianapolis, Indiana

Indiana State Agent for the Springfield Fire and Marine
Insurance Company, of Springfield, Massachusetts



It only seems natural that fire insurance men should prefer those places where fire is least likely to occur. So, in case you wish to find JOHN H. HELLEKSON, or "Jack," as he is known among the insurance men, during the months of the year when fish are biting, look over the "old fishin' holes" of Indiana, and when business will permit you will find him with his rod and line at one of them waiting for a bite. He is a member in good standing of the Nappanee Committee, an organization of insurance fishermen, and is one of its most enthusiastic workers.

Mr. Hellekson was born in Chicago in October, 1862, and received his education in the public schools of that city. He has been in the insurance business ever since his school days, entering it in 1877 with the Springfield, in their Western Offices at Chicago. In 1887 he was given charge of Indiana for the Springfield, which company he has represented in this field ever since.



John H. Hellekson

CHARLES BOICOURT

Indianapolis, Indiana

Special Agent of Indiana for the German Fire Insurance
Company of Indiana



CHARLES BOICOURT was born in Madison, Indiana, October 23, 1857, and received his education in the schools of that city. After his school days he accepted a position as clerk in a general store at Madison. In 1881 he moved to Indianapolis, Indiana, and entered the fire and life insurance office of John H. Ohr as clerk, resigning to accept a place as salesman with a local hatter. In December, 1901, he again entered the insurance business as clerk in a local agency at Indianapolis, and later accepted a position as Examiner with the Indiana Insurance Company of Indianapolis, remaining with this company until August, 1902, when he resigned to enter the employment of the German Fire Insurance Company of Indiana, with which company he is now connected as Special Agent of Indiana.

Mr. Boicourt is one of the many men in this world who enjoys out-door life, and you will find him spending his vacation with a tent on the banks of a lake or good river.



Charles Bolcourt

FRED W. KOECHERT

Indianapolis, Indiana

Special Agent of Indiana for the German Fire Insurance
Company of Indiana



Representative of the German Fire Insurance Company of Indiana, a German by descent, of which he is justly proud, is FRED W. KOECHERT, whose ambition is to place the "Little German" among the top-notchers in premium receipts in Indiana.

Fred W. Koechert was born in Indianapolis, Indiana, August 8, 1879, and began his education in the public schools of that city. He was graduated from the Manual Training High School in 1897, after which he entered the shoe business, in which he remained for three years. In March, 1900, he accepted a position with the German Fire Insurance Company of Indiana, with which company he is now connected as Special Agent.



Fred W. Koechert

CHANNING L. RUDY

Indianapolis, Indiana

Special Agent of Indiana for the German Insurance
Company of Freeport, Illinois



CHANNING L. RUDY is a President, not of any Republic, as you would imagine after seeing the distinguished-looking gentleman, but of the Indiana League of Fire Underwriters, over which he presides with a strenuous hand.

Mr. Rudy was born in Hagerstown, Indiana, June 12, 1869, and began his education in the schools of that place, graduating from the Commissioned High School April 29, 1887, having also spent three months at Spiceland Academy prior to this. After finishing high school he attended Richmond Business College and then spent a year and a half in the State University at Bloomington, Indiana. For several years after leaving college he successfully managed a small cigar factory. His first experience in the insurance business was in his father's local agency at Hagerstown, after which for several years he assisted his father in his clerical work as State Agent for the German Insurance Company of Freeport, also doing a little work in the Indiana field, and in 1897 he accepted the position which he now holds as Special Agent of Indiana for the German Insurance Company of Freeport, Illinois, and in July of 1900 he moved to Indianapolis, where he now resides.



Channing L. Rudy

JOHN W. WILLIAMS

Indianapolis, Indiana

Special Agent and Adjuster of Indiana, Illinois and
Kentucky for the Prussian National Insurance
Company of Stettin, Germany



JOHN W. WILLIAMS, or "Jack," as he is called, the Prussian man, is not a Prussian by birth, but the Special Agent of Indiana, Illinois and Kentucky for the Prussian National Insurance Company of Stettin, Germany.

Mr. Williams was born in Indianapolis, Indiana, and received his education in that city, where, in 1879, he entered the insurance work as a member of the firm of M. E. Vinton & Company, local agents, after which for two years, 1888 and 1889, he was engaged in the cold storage business at Omaha, Nebraska. He then accepted a place as Examiner for the Home Fire Insurance Company of Omaha, Nebraska, remaining with this company for five years. He then went with the Indiana Insurance Company of Indianapolis as Special Agent and Adjuster, and in May, 1901 accepted the position as Special Agent of Indiana, Kentucky, Texas, Louisiana and Arkansas for the Prussian National Insurance Company of Germany, the company he now represents, as special Agent and Adjuster for Indiana, Illinois and Kentucky.



John W. Williams

THOMAS E. SNYDER

Indianapolis, Indiana

Special Agent of Indiana for the Aetna Fire Insurance
Company of Hartford, Connecticut



Along with the other spring hatchings of 1905 the Indiana insurance field, of course, had hers, and on the 1st day of March a new one in the form of THOMAS E. SNYDER was hatched in the Indiana field service under the wing of the Aetna.

Mr. Snyder was born in Ladoga, Indiana, August 6th, 1879, and was educated in the schools of that place. Six years prior to March 1st, 1905, he accepted a position with local agents at Indianapolis, with whom he remained, spending half of his time on outside work and the other half on local work of this agency, until he accepted his present position as Special Agent of Indiana for the Aetna of Hartford.



Thomas E. Snyder

DEAN A. BALDWIN

Marion, Indiana

Special Agent of Indiana and Michigan for the Aachen
and Munich Fire Insurance Company
of Germany



After an absence of about three years from the field, DEAN A. BALDWIN was again turned loose on the 15th day of March, 1905. Now, during these three years Mr. Baldwin has not been detained for the violation of any law, but has been engaged in the local fire insurance business in Marion, Indiana.

Mr. Baldwin was born on the 7th of February, 1864, on Deer Creek Hill, three miles south of Marion, Indiana, and was educated in the schools of that City. In his boyhood days he worked on his father's fruit farm near Marion. When he was nineteen he accepted a position as clerk in a grocery at Marion. Resigning five years later he entered the insurance business in the local agency of S. G. Baldwin, his uncle, at Marion. On February 1st, 1896, he was appointed Special Agent and Adjuster for the Merchants Insurance Company of Newark, New Jersey, traveling in Indiana, Kentucky and Cincinnati, Ohio, with which company he remained for six years. He then bought a half interest in a local agency at Marion, which is known as the Baldwin & Sisson Agency. On the 15th day of March, 1905, he accepted the position which he now holds as Special Agent for the Aachen and Munich Fire Insurance Company of Germany, still retaining his interest in the local agency at Marion.



Dean A. Baldwin

JOHN B. CROMER

Indianapolis, Indiana

State Agent of Indiana for the Home Insurance Company
of New York



Twenty-one consecutive years' field service with the company that enjoys the largest business of any company in the State of Indiana, is the experience of JOHN B. CROMER, the State Agent for the Home of New York. He is one of the most popular men in the Indiana field, and one who works for harmony among the companies and agents of the field, being the father of the Indiana Mercantile Schedule, which has done more to bring about harmony than any other one thing.

Mr. Cromer was born in Fredericksburg, Washington County, Ind., June 20, 1850, and received his education in the common and academical schools of Indiana. After his school days he was a teacher in the public schools, and entered the local insurance business at Fredericksburg, 1876, in which he remained until 1883, when he was appointed Special Agent for the Home of New York, and in 1892 he was advanced to his present position as State Agent for Indiana.



John B. Cromer

WALTER P. BENTON

Indianapolis, Indiana

Special Agent for the Sun Insurance Office
of London, England



One early morning last summer the pleasure seeking visitors at the little summer resort of Maxinkuckee were aroused from their slumbers and thrown into a turmoil by a young lady who was standing on the bank of the lake screaming at the top of her voice that a sea serpent was in the lake. The people, terrified and with their hair standing on end, crowded the bank of the lake to see this terrible monster. After observing the supposed monster awhile, some one suggested that it was not a sea serpent, but two beer kegs floating in the lake. On closer observation it proved to be neither a sea serpent nor two beer kegs, but Colonel BENTON dragging his boat to the shore by the halter after having a falling out with it.

Mr. Benton was born in Richmond, Indiana, August 16th, 1854, and was educated at Earlham College at Richmond. After leaving college he accepted a position as bank clerk at Richmond. In 1884 he removed to Kansas as bank cashier, and in 1885 he entered the insurance business as local agent. In 1891 he accepted the position which he now holds as Special Agent in Indiana for the Sun Insurance Office of London.



Walter P. Benton

J. H. GRAY

Indianapolis, Indiana

State Agent of Indiana for the North British and
Mercantile Insurance Company of London
and Edinburgh



What is a circus without a clown? Did you ever stop to think how dull these big tented amusements would be without the "Happy Hooligan?" And so it is in every business or organization, some one must be there whose wit and humor will make the duties a pleasure rather than a task. Chicago has the honor of being the birth place of JOHN H. GRAY, whose sense of the ludicrous and keen discernment makes him one of the leading fun-makers of the Indiana State Board of Fire Underwriters.

Mr. Gray was born in the "Windy City" on the 11th of November, 1868, and received his education in the common schools of that city. He has always been in the insurance business, entering it as an office boy on September 11th, 1877, with the Chicago Board of Underwriters, resigning to accept a position with the British American Assurance Company under F. Van Voorhis at Chicago. In 1882 he entered the office of T. S. Cunningham & Co., retaining the situation until 1885, when he entered the employment of the Connecticut of Hartford, and in June, 1893, was appointed Special Agent for Cook County. In 1894 he went with R. S. Critchell & Company as Special Agent for Cook County. January 1st, 1895, he accepted the Special Agency for Cook County with the North British and Mercantile Insurance Company, and in June of 1897 he was made State Agent of Indiana for that company, the position which he now holds.

Mr. Gray is the President of the Indiana State Board of Fire Underwriters.



J. H. Gray

CLINTON D. LASHER

Indianapolis, Indiana

Special Agent of Indiana for the Home Insurance
Company of New York



CLINTON D. LASHER, one of the new men in the Indiana field, who makes the high-grass towns for the Home of New York, was born in Venago, Pa., February 12th, 1873, and was educated in the public schools of that city and the High School of Indianapolis, Indiana.

His first position was with D. H. Baldwin & Company, the piano people, as office boy and clerk in their Indianapolis house, remaining with this company from 1889 to 1895. He then accepted a situation as time-keeper with the J. B. Allfree Manufacturing Company of Indianapolis. In April, 1897, he became bookkeeper for the Indiana National Bank of Indianapolis, resigning in November of the same year to accept a place with T. C. Day & Company, General Agents of Indiana for the Liability Department of the Aetna Life Insurance Company of Hartford, Connecticut, and in April, 1902, entered the field for the same firm. November, 15th, 1904, he accepted the position which he now holds, as Special Agent for the Home of New York.



Clinton D. Lasher

JOHN C. INGRAM

Chicago, Illinois

Assistant Manager of the Western Department of the
German-American and German Alliance Insurance
Companies of New York



JOHN C. INGRAM was born in Defiance, Ohio, November 7th, 1853, and was educated in the schools of Logansport, Indiana. He first entered insurance work as a local agent at Logansport in 1869, remaining in the local business until 1883. At the time he entered local insurance work he was engaged in the banking business, and was Cashier of the Logansport Banking Company and State National Bank of Logansport from 1873 to 1885, when he was appointed Special Agent of the Liverpool & London & Globe Insurance Company, with which company he remained until 1896, resigning to accept a position as Special Agent in Indiana for the German American and German Alliance Insurance Companies of New York, the companies with which he is now connected. On the 15th day of August, 1904, Mr. Ingram was appointed Assistant Manager of the Western Department of the German American and German Alliance at Chicago, and thus the Indiana field lost one of its best and most well-known men in the strengthening of the management of these two companies.



John C. Ingram

WHITNEY P. JAMES

Indianapolis, Indiana

Special Agent National Fire Insurance Company
of Hartford, Connecticut



Although WHITNEY P. JAMES' odd moments are spent upon the golf links, he is not the James who, in 1903, won the National American Golf Championship of America. These laurels belong to his brother, Louis James. Besides being a golf player and a brother to the former champion of that great game, Mr. James is one of the well-known insurance men in the Indiana field.

He was born in Chicago, Illinois, December 11th, 1874, and was educated in the schools of that city, and has always been in the insurance business, entering it in 1894 with the National Fire Insurance Company at Chicago, with which company he is now connected as Special Agent.



Whitney P. James

LOUIS H. WOLFF

Indianapolis, Indiana

State Agent Aetna Fire Insurance Company
of Hartford, Connecticut



LOUIS H. WOLFF was born in Cincinnati, Ohio, in 1862, and was educated in Chickering Institute of that city. I believe that Chickering Institute does not advertise to turn out authors, or even tries to, but in some way the "book bee" managed to wiggle itself into Mr. Wolff's chamber of ideas, and we find he has written "Wolff's Law of Insurance Agency," and is, at the present time, burning the midnight oil, working on another hook, which when published will be known as "Wolff's Law on Adjustments." Mr. Wolff, of course, has done other things beside write books. He first started in business life in the dry goods business, retiring in 1890 to enter the insurance work. From 1891 to 1894 he was connected with the Guardian Assurance Company. He was with the Palatian from 1894 to 1897. In 1897 he went with the Royal Insurance Company, with which company he remained until 1904, when he accepted his present position as State Agent for the Aetna Fire Insurance Company of Hartford, Connecticut.



Louis H. Wolff

ROBERT McHATTON

Indianapolis, Indiana

State Agent of Indiana for the New York Underwriters
Agency of New York



Long before the well-known cereal, Force, was ever heard of, a boy was born in Warsaw, Kentucky, who was destined to become the "Sunny Jim" of the Indiana State Board of Fire Underwriters. This "Sunny Jim," whose real name is ROBERT McHATTON, was educated in the public schools of Warsaw, and has always been in the insurance business, entering it in Vevay, Indiana, 1878. From 1891 to 1897 he represented the Home of New York, as Special Agent, through Indiana, Illinois, Kansas, Oklahoma and the Indian Territory. In March, 1897, he accepted the position which he now holds, as State Agent of Indiana for the New York Underwriters Agency of New York.



Robert McHatton

PERCY W. GREENE

Washington, Indiana

Special Agent of Indiana and Kentucky for the
National Union Fire Insurance Company
of Pittsburg, Pennsylvania



PERCY W. GREENE, who travels with an exerciser in his grip, either to aid him in adding a few pounds of flesh now and then or to keep himself in shape so as to be able to cope with the people who save up all their grievances until they meet an insurance man and then attempt to work it off on him, was born in North Vernon, Indiana, November 28th, 1879, and was educated in the schools of Alexandria, Kentucky, where he resided until 1897, when he removed to Indianapolis, and entered the insurance business, working in various local offices in that city, until 1902, when he accepted a position as Special Agent of Indiana for the Thuringia Insurance Company of Germany, with which company he remained until April, 1904, when the company re-insured. He was then appointed to the place he now holds as Special Agent of Indiana and Kentucky for the National Union Fire Insurance Company.



Percy W. Greene

HARRY K. GAMBLE

Indianapolis, Indiana

Special Agent and Adjuster for the Pennsylvania Fire
of Philadelphia, Pennsylvania



The accompanying caricature is not an ad. for the well-known cereal, Quaker Oats, nor is it a likeness of William Penn, but that of HARRY K. GAMBLE, the Pennsylvania Fire's Indiana Special Agent and Adjuster, who was born in Martinsville, Illinois, where in 1883 he entered the drug business. In 1890 he engaged in the local insurance work, at that place, still retaining his drug interests. In 1898 he retired from the drug and local insurance business and accepted a position with the Phœnix of Hartford, as their Special Agent in Indiana and Southern Illinois, with which company he remained until June, 1903, resigning to take the position he now holds with the Pennsylvania Fire.



Harry K. Gamble

WILLIAM W. FULTON

Indianapolis, Indiana

Special Agent of Indiana for the New York Underwriters
Agency of New York



WILLIAM W. FULTON is a son of Commodore Fulton, and a "chip off the old block," who loves the launch and Lake Maxinkuckee as well as does the Commodore. But on top of all this the automobile craze has overtaken him, and with his auto he is assisting the other chauffeurs of Indianapolis and thereabout in making life miserable for the pedestrians and anything else that happens on the street.

Mr. Fulton was born in Indianapolis, Indiana, January 30th, 1879, and was educated in the public schools of that city. The 1st of October, 1899, he was appointed Special Agent of Indiana for the Firemans Fund and Home Fire and Marine Insurance Companies of California. August the 1st, 1904, he accepted the position which he now holds as Special Agent of Indiana for the New York Underwriters Agency of New York.



William W. Fulton

JAMES M. LARMORE

Anderson, Indiana

Special Agent of Indiana for the Norwich Union Fire
Insurance Society of England



JAMES M. LARMORE could, with propriety, be nicknamed "Anderson," on account of his love for that little Indiana village, in which, it is needless to say, he resides, but for some reason the nicknamers have not as yet taken up his case, and he still goes by the name that is recorded in the Larmore family Bible.

Mr. Larmore was not born in Anderson, as you would suppose, but in Tuscola, Illinois, September, 26th, 1874, and was educated in the public schools of Madison County, Indiana. In 1889 he first engaged in the insurance business in a local agency at Pendleton, Indiana. On January 1st, 1905, he entered the Indiana Field, with the Norwich Union Fire Insurance Society in the position which he now holds, as Indiana Special Agent.



James M. Larmore

CHARLES H. MOORE

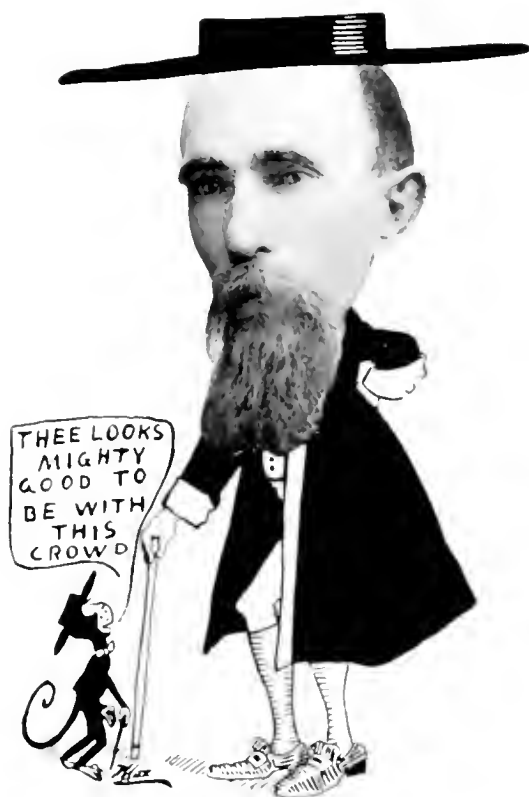
Richmond, Indiana

Special Agent for the Phenix Insurance Company
of Brooklyn



CHARLES H. MOORE is a product of Richmond, Indiana's Quaker City, and he received his education in the schools of that city, where he has always resided.

Until 1886 he engaged in the boot and shoe, coal and wood business, then entered the insurance work, representing the largest agency in Richmond with which he remained until 1891, when T. R. Burch, at that time General Agent for the Phenix of Brooklyn, offered him the position as Special Agent of Indiana for that company, which he accepted, remaining with that company in that capacity ever since.



Charles H. Moore

ALEXANDER R. MONROE

Chicago, Illinois

Assistant Manager of the Western Department of the Queen
Insurance Company of America

✓

The Indiana Insurance Field in October, 1904, suffered the loss of one of its best and most well-known men, when ALEXANDER R. MONROE was taken from the field and advanced to the Assistant Managership of the Western Department of the Queen Insurance Company of America, at Chicago.

Mr. Monroe was born in Tain Rosshire, Scotland, and was educated in Edinburgh, Scotland, after which for a while he was employed in a share-broker's office at Edinburgh, later moving to this country. He became cashier in a dry goods store at Indianapolis, Indiana. In 1883 he entered the insurance business at Indianapolis. January 1st, 1895, he was made Special Agent of Indiana and Kentucky for the Connecticut Fire, and in 1898 was given the State Agency of Indiana for this company. In 1900 he was appointed Special Agent of Indiana for the Queen Insurance Company of America, and in October, 1904, was called to Chicago to assume the place as acting Assistant Manager of the Western Department of the Queen Insurance Company of America, and on January 1st, 1905, was made Assistant Manager, the place he now holds.



Alexander R. Monroe

HENRY J. WOESSNER

Ann Arbor, Michigan

Special Agent of Indiana and Michigan for the American
Central Insurance Company of St. Louis



Among the list of hunters and fishermen in the Indiana Insurance Field is HENRY J. WOESSNER, the American Central's Special Agent for Indiana and Michigan. He enjoys the sports as well as any of them, and emulating Isaac Walton and Thompson Seton, celebrated fisher and hunter, delights to romance before a glowing fire of the "Wild Animals I Have Known," which are more real in the parlor than on the field of action.

Mr. Woessner was born in Marquette, Michigan, and received his education in the schools of that place. He first engaged in the practice of law at Marquette, and was County Clerk and Register of Deeds for Menominee County, Michigan, and for twelve years held various other political positions. He first engaged in the insurance business as a local agent at Menominee, Michigan, representing twenty-two different companies at one time. On January 1st, 1902, he accepted the position which he now holds as Special Agent of Michigan and Indiana for the American Central Insurance Company of St. Louis.



Henry J. Woessner

FRANK N. BROWN

Grand Rapids, Michigan

Special Agent Michigan, Indiana and Illinois for the
Caledonian Insurance Company of Scotland



FRANK N. BROWN, the Caledonian's representative in Indiana, is now going around with a birthday smile on his face, and reminding his acquaintances that his company is this year celebrating its centennial. Mr. Brown has not been with the Caledonian all this last century, owing to circumstances over which he and the company had no control.

He was born in Bridgeport, Connecticut, May 24th, 1874, and was educated in Canaan, Connecticut. After his school days he accepted a position as chief clerk in the freight office of the Poughkeepsie Bridge Route at Canaan, which place he held from 1890 until April 1st, of 1897, when he entered the insurance business in the United States head office of the Caledonian Insurance Company of Scotland, at New York City, where he remained until January 1st, 1902, when he was appointed to his present position as Special Agent for Michigan, Indiana and Illinois, with headquarters at Grand Rapids, Michigan.



Frank N. Brown

ROBERT L. PARSONS

Chicago, Illinois

Special Agent of Indiana, Illinois, Michigan and the City of
St. Louis for the New Hampshire Fire Insurance
Company of Manchester, New Hampshire

~~6~~

ROBERT L. PARSONS, who enjoys a game of whist, at which he is something more than an amateur, was born in Orange, New Jersey, March 20th, 1865, and was educated in the common schools of Plainfield and East Orange, New Jersey.

His first position was in the offices of the York Street Flax Spinning Company, Limited, in New York City, remaining with this company from 1878 to June, 1884, when he accepted a situation as bookkeeper and accountant in the Western Department of the Imperial Fire Insurance Company of London. On June 1st, 1897, he was appointed Special Agent in Indiana and Illinois for the same company, with which company he remained until its death on June 1st, 1902. On June 9th of the same year he accepted a place with the New Hampshire Fire Insurance Company as Special Agent, traveling in Indiana, Illinois, Kentucky, Ohio and Michigan. Later on his territory was changed to include Indiana, Illinois and Michigan, with the city of St. Louis, in which territory he now travels.



Robert L. Parsons

HARMON H. FRIEDLEY

Indianapolis, Indiana

Indiana State Agent for the Insurance Company of North
America and Philadelphia Underwriters



Born on a farm in Harrison County, Indiana, in 1852 and educated in the public schools and State University at Bloomington, was HARMON H. FRIEDLEY, the prominent State Agent for the Insurance Company of North America and Philadelphia Underwriters. The man, who in traveling, is so easily remembered the conductors do not put a tag in his hat. His watch charm, which appears in the accompanying caricature, I will say nothing about. After leaving college, he practiced law at Bedford and Bloomington, Indiana, from 1878 to 1884, and his knowledge of law makes him a very valuable man in the State Board, of which he is a member, as well as in the adjustment of losses. He first entered the insurance business in 1876, having a local agency in connection with his law office. In February, 1884, he was appointed on the field force of the Royal Insurance Company, remaining with this company for seventeen years, five years of that time he was Superintendent of the Royal's Loss Department at Chicago. In October, 1901, he returned to Indiana as State Agent for the Insurance Company of North America and Philadelphia Underwriters, which position he now holds.



Harmon H. Friedley

JOHN R. ENGLE

Winchester, Indiana

State Agent of Indiana for the Milwaukee Mechanics
Insurance Company, of Milwaukee, Wisconsin



There are many things that have made Milwaukee famous. JOHN R. ENGLE has made Milwaukee famous among the insurance men of Indiana, not because he is from that city, for he is not, but because he represents one of the prosperous institutions of that city, the Milwaukee Mechanics Insurance Company. Mr. Engle is an Indiana product, having been born in Winchester, Indiana, December 1st, 1857. He was educated in the public schools of that place, and entered the insurance business in his father's local agency at Winchester in 1877. From August, 1889 to August, 1893, he was Clerk of the Court of Randolph County. In 1894 he was appointed Special Agent for the Franklin of Evansville, and in March of the following year accepted the position he now holds as State Agent of Indiana for the Milwaukee Mechanics Insurance Company.



John R. Engle

EDWARD C. MUNSON

New York, New York

General Agent for the Glazier Nozzle and
Manufacturing Company



EDWARD C. MUNSON, the man on the nozzle, who is now General Agent for the Glazier Nozzle and Manufacturing Company, in the East, with headquarters at New York City, was formerly one of the field men in Indiana, and like his father, Edward A. Munson, is a genial entertainer and a companionable gentleman.

Mr. Munson was born at Cleveland, Ohio, September 28th, 1861. He removed to Indianapolis when a child and was educated in the schools of that city. He entered the insurance business at that place in the branch office of the North British and Mercantile Insurance Company, when that company was under the resident secretary system, after which Mr. Munson was engaged in the field work for a number of years in Indiana and other States of the Middle West.



Edward C. Munson

FRANK RITCHIE

Indianapolis, Indiana

Special Agent and Adjuster of Indiana and Western Ohio
for the Liverpool & London & Globe Insurance
Company of England



FRANK RITCHIE was born in Boston, Massachusetts, and received his education in the schools of Oxford, Ohio.

In March, 1872, he entered the insurance business at Cincinnati, Ohio, in the offices of John S. Law & Sons, managers of the Royal Insurance Company, remaining with them for twelve years, having been in the meantime appointed Adjuster. He was State Agent and Adjuster for the New York Underwriters Agency for Indiana for ten years, from 1884 to 1894. In 1894 he was appointed Assistant General Agent for the Hanover Insurance Company at Chicago, and on March 1, 1899, he accepted the position which he now holds as Special Agent and Adjuster of Indiana and Western Ohio for the Liverpool & London & Globe Insurance Company of England.

HARRY OTIS PHILLIPS

Indianapolis, Indiana

State Agent of Indiana for the Hanover Fire Insurance
Company of New York



In selecting shoes we usually buy the ones that look and feel the best on our feet, and then again we sometimes size up our pocketbooks and then look at the price mark. Very few of us are thoughtful enough to think of the maker of the shoes, but HARRY OTIS PHILLIPS, the Hanover's representative in Indiana, is one who does. His tender heart goes out to the abused, and in consequence he wears the Douglas shoes, because, he says he likes to patronize a bald-headed man.

This kind-hearted and thoughtful man was born in Chippewa Falls, Wisconsin, July 31st, 1867, and was educated in the public schools of Minneapolis, Minnesota, Carleton College of Northfield, Minnesota, and Minnesota State University of Minneapolis. His first business experience was with the Peavey Elevator Company of Minneapolis, with which company he remained a year. In January of 1891 he first entered the insurance work as assistant to Judge W. B. Leach, Secretary of the Minneapolis Board of Underwriters. In July of 1903 he was appointed Special Agent of the Western States, with headquarters at Chicago, for the Insurance Company of the State of Pennsylvania, and in March of 1902 he became State Agent of Indiana for the Hanover Fire Insurance Company of New York.



Harry Otis Phillips

EDWARD A. MUNSON

Indianapolis, Indiana

Special Agent Citizens Insurance Company
of Missouri



EDWARD A. MUNSON was born in Berkshire County, Massachusetts, the 18th day of April, 1830, and was educated at Oberlin, Ohio.

Mr. Munson is one of the best known men in the Indiana Field. Billiards and athletics are his pastime. A genial entertainer and a companionable gentleman. For the most part he has been in the field since 1869, representing in Indiana the Girard Insurance Company as Special Agent, and the North British and Mercantile as Special Agent and Resident Secretary, and for the last eight years the Citizens Insurance Company of Missouri as Special Agent.



Edward A. Munson

WILLIAM HENRY FULTON

Indianapolis, Indiana

State Agent of Indiana for the Firemens Fund and Home
Fire and Marine Insurance Companies of California



WILLIAM HENRY FULTON, or Commodore Fulton, as he is known, is not a commissioned officer in the United States Navy, nor does he claim the distinction of having built the Clermont, long the only steamboat in the world, but he is the owner of a launch at Lake Maxinkuckee.

Commodore Fulton was born in West Liberty, Logan County, Ohio, and is a well-known figure in Indiana insurance circles, having been in the business so long that he himself fails to give the date when he slid in. He has represented, in the Indiana Field, the Franklin Insurance Company of Indiana, and the Lancashire of England. He now represents the Firemens Fund and Home Fire and Marine Insurance Companies of California, as State Agent, having started with this company in 1889, taking the Indiana Field as successor to Milo E. Lawrence.



William Henry Fulton

EDWARD W. JEWELL

Indianapolis, Indiana

Special Agent of Indiana for the British America Assurance
Company and Western Assurance Company
of Toronto, Canada



It is very seldom after a jewel is found that it is not claimed by someone, but there is a jewel-l, who has been known of for thirty-three years and is still unclaimed. EDWARD W. JEWELL, Special Agent in Indiana for the British America and Western Assurance Companies, is this jewel-l. How much longer he will be able to hold out against the smiles of the fairer sex, I am not at this writing able to say. But I am sure that they will not give up until this jewel-l is claimed.

Mr. Jewell was born in Topeka, Kansas, June 8th, 1872, and received his education in the public schools and Washburn College of that city. He has always been in the insurance business, entering it in July, 1892, at Chicago with the Fidelity & Casualty Company. From 1893 to 1895 he was in the offices of the Prussian National Insurance Company at Chicago, and from there he went to the offices of Goodwin, Hall & Henshaw, afterwards Hall & Henshaw, local agents of Chicago. In 1902 he was appointed Special Agent of the British America for Chicago, Cook County, and in 1904 was transferred to the position he now holds as Special Agent of Indiana for the British America and Western Assurance Companies of Toronto, Canada.



Edward W. Jewell

GEORGE E. HAAS

Indianapolis, Indiana

Special Agent for the Atlas Assurance Company,
Limited, of England



GEORGE E. HAAS was born in Shelbyville, Indiana, on October 10th, 1874, and was educated at Hope, Indiana. He has always been in the insurance business, entering it at Indianapolis in 1889 with the Alex Metzger Agency. In 1892 he removed to Chicago and accepted a position with the Atlas Assurance Company, with which he is now connected as Special Agent.

Mr. Haas has been very prominent in the insurance fields of Indiana and Chicago, having been a leader in the organization of The Fire Insurance Club of Chicago, an organization of insurance men.



George E. Haas

BURT J. GILMORE

Indianapolis, Indiana

Special Agent of Indiana for the German American and
German Alliance Insurance Companies, of New York



BURT J. GILMORE, or Bishop Gilmore as he is called by the insurance men, is a product of the Empire State, being born in Genesee County, New York, June 22nd, 1863, and was educated in the public schools of Warsaw and Plymouth, Indiana, and for six years after his school days he was employed in the First National Bank of Plymouth.

In 1887 Mr. Gilmore entered the insurance business in the Western Department of the Niagara Insurance Company of New York, at Chicago, after which he went with the Firemens Fund as clerk in their Chicago offices. He then was connected with the National of Hartford, in the same capacity, in the General Agency at Chicago. Resigning this place he accepted a position with the Royal Exchange as Special Agent for Indiana, Illinois and Kentucky. He then returned to the Firemans Fund as Special Agent, and later accepted the Special Agency of Indiana, Kentucky and Tennessee for the Northern of London, with which company he remained until September, 1904, when he was appointed to the place he now holds as Special Agent of Indiana for the German American and German Alliance Insurance Companies, of New York.



Burt J. Gilmore

J. H. SERFF

Indianapolis, Indiana

State Agent of Indiana for the Phoenix Insurance Company
of Hartford, Connecticut



J. H. SERFF is not a salesman for the Cubanola cigar, but is one of the smokers of that popular brand, upon whom his friends, on account of his good nature, are always playing jokes. Commodore, as he is called, is never happier than when rusticated at his summer hotel at Bean Blossom, commonly called "Wake Up," where he formerly cultivated a large crop of sub-agencies.

Mr. Serff was born in Hanover, Pennsylvania, and received his education in the public schools of Hanover, and Binghamton, New York, Commercial College. For fifteen years after his college days he was engaged in the hardware business and in 1883 entered the insurance work with the Phoenix Insurance Company of Hartford, Connecticut, at Indianapolis, with which company he has been connected ever since, now representing them as their Indiana State Agent.



J. H. Seriff

HORATIO N. KELSEY

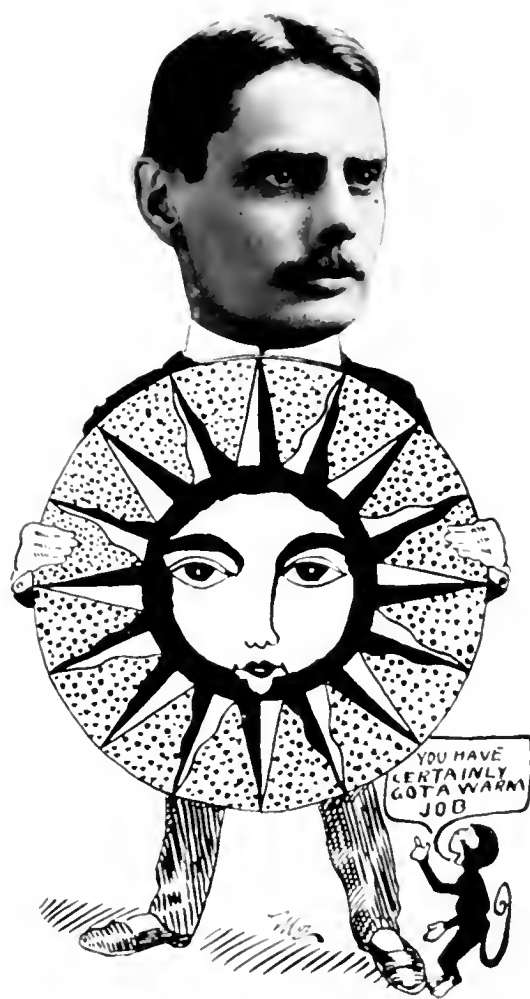
Chicago, Illinois

Manager Western Department Sun Insurance Office
at Chicago



The gentleman in the accompanying caricature, "With the Warm Job," is not the ruler of "Old Sol," but **HORATIO N. KELSEY**, Manager of the Western Department of the Sun Insurance Office of London, England, at Chicago, who was formerly one of the Indiana field men.

Mr. Kelsey was born in St. Marys, Ohio, June 14, 1865, and began his education in the public schools of Indianapolis, afterwards attending Butler University. In 1883 he entered the insurance business in a local agency at Indianapolis. In 1888 he was appointed Special Agent of Iowa, Nebraska, Missouri and Kansas for the London Assurance Company, and in 1890 he accepted a place with the Norwich Union Fire Insurance Society of London, England, and the Indemnity of New York as State Agent and Adjuster of Indiana and Illinois. March 1st, 1900, he was offered the Assistant Managership of the Western Department of the Sun Insurance Office at Chicago, which he accepted, and was later advanced to the Managership, the place he now holds. And thus the law of compensation has been verified in Indiana's field loss and the Sun's gain.



Horatio N. Kelsey



“That Gang Was the Limit”

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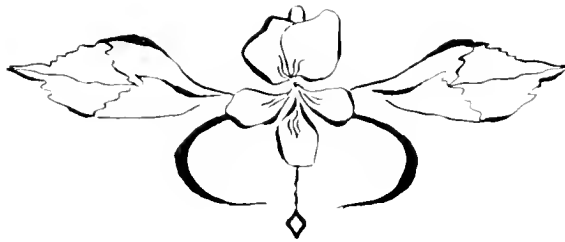
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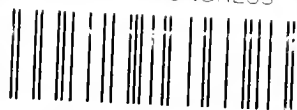
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